

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JANE E. LAYMAN

Debtor(s).

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)
)
)
)
X

Case No. 18-21675-GLT
Chapter 13
Related Dkt. No. 66

FILED
2/9/22 11:24 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT
(Check Boxes That Apply)

Confirming Plan on Final Basis

Chapter 13 Plan dated:

Authorizing Distributions Under Plan
On Interim Basis Solely as Adequate Protection Amended Chapter 13 dated:
12/7/21

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ _____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be

completed until the goals of the Plan have been achieved.

- C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- I. The secured claim(s) of the following creditors shall govern as to claim amount,

to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
 - Bank of America CL. #9
 - PMorgan Chase Bank CL. #14
- K. Additional Terms and Conditions:
 - The estimated pool of funds available to be paid to non-specially classified general unsecured creditors and estimated percentage dividend are revised to \$39,000 (45.7%).
 - No further payments to Connexus CU CL. #4 as Trustee has been advised it was paid in full by insurance company

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded,

Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 2/9/22


United States Bankruptcy Judge
H. E. JONES

cc: All Parties in Interest to be served by Clerk

In re:
Jane E Layman
Debtor

Case No. 18-21675-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 09, 2022

Form ID: pdf900

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2022:

Recip ID	Recipient Name and Address
db	+ Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218
14870314	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14822022	Bank of America, PO Box 15222, Wilmington, DE 19886-5222
14822023	+ Bank of America-Royal Caribbean Cruise L, PO Box 15222, Wilmington, DE 19886-5222
14822029	Chase Blueprint, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14822033	Citizens Bank Card Ser, PO Box 42010, Providence, RI 02940-2010
14822036	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14822038	Lane Bryant, Community Bank, PO Box 65978, San Antonio, TX 78265-9728
14875682	+ Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14822043	OnStar, Dept #77246, OnStar Subscription Center, PO Box 77000, Detroit, MI 48277-0246
14822044	Prosper Marketplace Inc., P.O. Box 396081, San Francisco, CA 94139-6081

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2022 23:39:46	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
14822024	Email/Text: BarclaysBankDelaware@tsico.com	Feb 09 2022 23:40:00	Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14822025	Email/PDF: MarletteBKNotifications@resurgent.com	Feb 09 2022 23:39:44	Best Egg, SST, PO Box 5493, Carol Stream, IL 60197-5493
14822026	Email/PDF: gecsed@recoverycorp.com	Feb 09 2022 23:39:43	Bill Me Later, PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14822027	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2022 23:40:00	Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622
14822032	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 09 2022 23:40:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14824438	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 09 2022 23:40:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14822031	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2022 23:50:13	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14850449	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2022 23:50:13	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14870345	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2022 23:40:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14822034	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2022 23:40:00	Comenity Bank/Peebles, PO Box 659465, San Antonio, TX 78265-9465
14822035	Email/Text: bankruptcy@connexuscu.org	Feb 09 2022 23:40:00	Connexus Credit Union, PO Box 21488, Tampa,

District/off: 0315-2

User: auto

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14857868	Email/Text: bankruptcy@connexuscu.org	Feb 09 2022 23:40:00	FL 33622-1488 Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
14831926	Email/Text: mrdiscen@discover.com	Feb 09 2022 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14822037	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2022 23:50:09	Home Depot, Home Depot Credit Ser, PO Box 9001010, Louisville, KY 40290-1010
14822028	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2022 23:39:43	Chase, PO Box 78420, Phoenix, AZ 85062-8420
14822030	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2022 23:39:44	Chase Southwest, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14873645	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2022 23:39:49	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822045	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2022 23:39:46	Southwest, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14887554	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2022 23:50:09	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875576	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2022 23:50:09	LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822039	Email/PDF: gecscdi@recoverycorp.com	Feb 09 2022 23:39:46	Levins, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14822040	Email/PDF: gecscdi@recoverycorp.com	Feb 09 2022 23:50:11	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14822041	Email/Text: e-bankruptcy@nasafcu.com	Feb 09 2022 23:40:00	NASA Federal Credit Union, P.O. Box 1910, Bowie, MD 20717-1910
14822042	+ Email/Text: bnc@nordstrom.com	Feb 09 2022 23:40:13	Nordstrom Card Services, PO Box 13589, Scottsdale, AZ 85267-3589
14870068	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 09 2022 23:50:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823029	+ Email/PDF: rmscscdi@recoverycorp.com	Feb 09 2022 23:50:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14876434	+ Email/Text: bncmail@w-legal.com	Feb 09 2022 23:40:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14866193	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2022 23:40:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14871594	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2022 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14876631	+ Email/PDF: gecscdi@recoverycorp.com	Feb 09 2022 23:50:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14921123	+ Email/Text: bncmail@w-legal.com	Feb 09 2022 23:40:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14822046	Email/PDF: gecscdi@recoverycorp.com	Feb 09 2022 23:50:13	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14822047	Email/PDF: gecscdi@recoverycorp.com	Feb 09 2022 23:39:43	Walmart Mastercard/Synchrony, PO Box 960024, Orlando, FL 32896-0024

District/off: 0315-2

User: auto

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TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmllawgroup.com
James A. Prostko	on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Randall G. Klimchock	on behalf of Debtor Jane E Layman klimchock.law@zoominternet.net randylu@comcast.net
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 7